

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company: Universal Sompo General Insurance Co Ltd

Date: 23/05/26

Information as at : 31/03/2026

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA - Inhouse Health Claim Management

Validity of agreement with the TPA: Not applicable

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	76256	46124	0
Number of lives serviced	203824	200034	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
PAN INDIA	PAN INDIA

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	1462
ii.	Number of claims received during the year	48797
iii.	Number of claims paid during the year (specify % also in brackets)	35446 / 71%
iv.	Number of claims repudiated during the year (specify % also in brackets)	12447 / 25%
v.	Number of claims outstanding at the end of the year	2366

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	99%	29%	99%	33%
2	Within 1-2 hours	1%	27%	1%	28%
3	Within 2-6 hours	0%	43%	0%	39%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		100%	100%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	25871	87%	15165	84%	0	0%	41036	86%
Between 1-3 months	3442	12%	2675	15%	0	0%	6117	13%
Between 3 to 6 months	345	1%	260	1%	0	0%	605	1%
More than 6 months	84	0%	51	0%	0	0%	135	0%
Total	29742	100%	18151	100%	0	0%	47893	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	344
3	Grievances resolved during the year	344
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company: Universal Sampo General Insurance Co Ltd

Date: 23/05/26

Information as at : 31/03/2026

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA - Ericson Insurance TPA Pvt. Ltd

Validity of agreement with the TPA: 1st Apr 2025 To 31st Mar 2028

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	63	0
Number of lives serviced	0	170555	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Maharashtra	Mumbai
Telangana	Hyderabad
Delhi	New Delhi
Tamil Nadu	Chennai
Karnataka	Bengaluru
West Bengal	Kolkata
Kerala	Kochi
Bihar	Patna
Maharashtra	Pune

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	5
ii.	Number of claims received during the year	5776
iii.	Number of claims paid during the year (specify % also in brackets)	4091 / 71%
iv.	Number of claims repudiated during the year (specify % also in brackets)	1670 / 29%
v.	Number of claims outstanding at the end of the year	20

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	100%	100%
2	Within 1-2 hours	0%	0%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	5239	91%	0	0%	5239	91%
Between 1-3 months	0	0%	452	8%	0	0%	452	8%
Between 3 to 6 months	0	0%	59	1%	0	0%	59	1%
More than 6 months	0	0%	11	0%	0	0%	11	0%
Total	0	0%	5761	100%	0	0%	5761	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	11
3	Grievances resolved during the year	11
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company: Universal Sompo General Insurance Co Ltd

Date: 23/05/26

Information as at : 31/03/2026

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA - Vidal Health Insurance TPA

Validity of agreement with the TPA: 1st Oct 2025 To 30th Sep 2028

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	8	0
Number of lives serviced	0	31463	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Haryana	Gurgaon
Karnataka	Bengaluru
Tamil Nadu	Chennai

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	112
ii.	Number of claims received during the year	5481
iii.	Number of claims paid during the year (specify % also in brackets)	4974 / 89%
iv.	Number of claims repudiated during the year (specify % also in brackets)	593 / 11%
v.	Number of claims outstanding at the end of the year	26

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

Kerala

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
S. No.	Kolhapur	0%	0%	82%	82%
S. No.	Nagpur	0%	0%	4%	10%
S. No.	Pune	0%	0%	4%	7%
S. No.	Solapur	0%	0%	1%	1%
S. No.	Nasik	0%	0%	4%	0%
S. No.	Chhatrapati Sambhaji Naga	0%	0%	5%	0%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge s Chennai

*** reckoned as final discharge s Coimbatore

*** reckoned as final discharge s Madurai

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	1	33%	3279	59%	0	0%	3280	59%
Between 1-3 months	2	67%	1585	28%	0	0%	1587	29%
Between 3 to 6 months	0	0%	530	10%	0	0%	530	10%
More than 6 months	0	0%	170	3%	0	0%	170	3%
Total	3	100%	5564	100%	0	0%	5567	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	2
3	Grievances resolved during the year	2
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company: Universal Sampo General Insurance Co Ltd

Date: 23/05/26

Information as at : 31/03/2026

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA - HealthIndia Insurance TPA Services Pvt. Ltd.

Validity of agreement with the TPA: 1st Oct 2025 To 30th Sep 2028

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	5	0
Number of lives serviced	0	5980	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Assam	Kamrup Metropolitan
Assam	Khordha
Bihar	Patna
Chhattisgarh	Raipur
Gujarat	Ahmedabad
Gujarat	Rajkot
Gujarat	Surat
Gujarat	Vadodara
Gujarat	Valsad
Haryana	Gurgaon
Jharkhand	Ranchi
Karnataka	Bangalore
Karnataka	Dakshina Kannada
Kerala	Ernakulam
Madhya Pradesh	Bhopal,Indore
Maharashtra	Mumbai
Maharashtra	Kolhapur
Maharashtra	Nagpur
Maharashtra	Pune
Maharashtra	Solapur
Maharashtra	Nasik
Maharashtra	Chhatrapati Sambhaji Nagar
Punjab	Ambala
Rajasthan	Jaipur
Tamilnadu	Chennai
Tamilnadu	Coimbatore
Tamilnadu	Madurai
Telgana	Hyderabad
Uttar pradesh	Lucknow
Uttarakhand	Dehradun
West Bangal	Kolkata

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	216
ii.	Number of claims received during the year	2668
iii.	Number of claims paid during the year (specify % also in brackets)	2639 / 92%
iv.	Number of claims repudiated during the year (specify % also in brackets)	194 / 7%
v.	Number of claims outstanding at the end of the year	51

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	100%	93%	99%	91%
2	Within 1-2 hours	0%	7%	1%	7%
3	Within 1-2 hours	0%	0%	0%	2%
4	Within 2-6 hours	0%	0%	0%	0%
5	Within 6-12 hours	0%	0%	0%	0%
6	Within 12-24 hours	0%	0%	0%	0%
	>24 hours	0%	0%	0%	0%
	Total	100%	100%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	228	50%	1020	43%	0	0%	1248	44%
Between 1-3 months	96	21%	921	39%	0	0%	1017	36%
Between 3 to 6 months	63	14%	284	12%	0	0%	347	12%
More than 6 months	68	15%	153	6%	0	0%	221	8%
Total	455	100%	2378	100%	0	0%	2833	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	21
3	Grievances resolved during the year	21
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company: Universal Sampo General Insurance Co Ltd

Date: 23/05/26

Information as at : 31/03/2026

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA - Medi Assist Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: 1st Mar 2023 To 28th Feb 2026

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	183	0
Number of lives serviced	0	510917	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Andhra Pradesh	Anantapur
Andhra Pradesh	Rangareddy
Dadra And Nagar Haveli	Silvassa
Delhi	New Delhi
Gujarat	Ahmedabad
Haryana	Gurugram
Jammu And Kashmir	Reasi
Jharkhand	Ranchi
Karnataka	Bengaluru
Karnataka	Mysuru
Kerala	Ernakulam
Kerala	Thiruvananthapuram
Madhya Pradesh	Bhopal
Maharashtra	Mumbai
Maharashtra	Navi Mumbai
Maharashtra	Pune
Maharashtra	Satara
Odisha	Bhubaneswar
Rajasthan	Jaipur
Tamil Nadu	Chennai
Tamil Nadu	Coimbatore
Tamil Nadu	Kanchipuram
Tamil Nadu	Tiruvallur
Telangana	Hyderabad
Telangana	Rangareddy
West Bengal	Howrah
West Bengal	Kolkata

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	3243
ii.	Number of claims received during the year	56565
iii.	Number of claims paid during the year (specify % also in brackets)	55372 / 93%
iv.	Number of claims repudiated during the year (specify % also in brackets)	4193 / 7%
v.	Number of claims outstanding at the end of the year	243

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	96%	63%
2	Within 1-2 hours	0%	0%	3%	32%
3	Within 2-6 hours	0%	0%	0%	6%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	22927	61%	11386	52%	34313	58%
Between 1-3 months	0	0%	12049	32%	5332	24%	17381	29%
Between 3 to 6 months	0	0%	2044	5%	1816	8%	3860	6%
More than 6 months	0	0%	687	2%	3324	15%	4011	7%
Total	0	0%	37707	100%	21858	100%	59565	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	43
3	Grievances resolved during the year	43
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company: Universal Sampo General Insurance Co Ltd

Date: 23/05/26

Information as at : 31/03/2026

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA - Family Health Plan Insurance TPA Limited

Validity of agreement with the TPA: 1st Oct 2025 To 30th Sep 2028

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	67	0
Number of lives serviced	0	142140	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Bihar	Patna
Delhi	New Delhi
Gujarat	Bharuch
Haryana	Gurgaon
Karnataka	Bangalore
Karnataka	Kolar
Karnataka	Koppal
Kerala	Thiruvananthapuram
Madhya Pradesh	Indore
Madhya Pradesh	Ujjain
Maharashtra	Mumbai
Maharashtra	Pune
Maharashtra	Raigarh
Maharashtra	Thane
Orissa	Khordha
Tamil Nadu	Chennai
Tamil Nadu	Coimbatore
Tamil Nadu	Kancheepuram
Telangana	Hyderabad
Telangana	Medchal-Malkajgiri
Telangana	Rangareddy
Telangana	Sangareddy
West Bengal	Howrah
West Bengal	Kolkata
West Bengal	Medinipur

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	106
ii.	Number of claims received during the year	4727
iii.	Number of claims paid during the year (specify % also in brackets)	4349 / 90%
iv.	Number of claims repudiated during the year (specify % also in brackets)	475 / 10%
v.	Number of claims outstanding at the end of the year	9

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	96%	71%
2	Within 1-2 hours	0%	0%	4%	25%
3	Within 2-6 hours	0%	0%	1%	4%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	2204	46%	0	0%	2204	46%
Between 1-3 months	0	0%	2071	43%	0	0%	2071	43%
Between 3 to 6 months	0	0%	384	8%	0	0%	384	8%
More than 6 months	0	0%	165	3%	0	0%	165	3%
Total	0	0%	4824	100%	0	0%	4824	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	8
3	Grievances resolved during the year	8
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company: Universal Sompo General Insurance Co Ltd

Date: 23/05/26

Information as at : 31/03/2026

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA - Volo Health Insurance TPA Pvt Ltd

Validity of agreement with the TPA: 1st Apr 2023 To 31st Mar 2026

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	1	0
Number of lives serviced	0	491	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Tamil Nadu	Chennai

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	8
ii.	Number of claims received during the year	547
iii.	Number of claims paid during the year (specify % also in brackets)	511 / 92%
iv.	Number of claims repudiated during the year (specify % also in brackets)	39 / 7%
v.	Number of claims outstanding at the end of the year	5

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	76%	44%
2	Within 1-2 hours	0%	0%	3%	36%
3	Within 2-6 hours	0%	0%	8%	17%
4	Within 6-12 hours	0%	0%	2%	1%
5	Within 12-24 hours	0%	0%	4%	1%
6	>24 hours	0%	0%	7%	0%
Total		0%	0%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	288	52%	0	0%	288	52%
Between 1-3 months	0	0%	142	26%	0	0%	142	26%
Between 3 to 6 months	0	0%	88	16%	0	0%	88	16%
More than 6 months	0	0%	32	6%	0	0%	32	6%
Total	0	0%	550	100%	0	0%	550	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company: Universal Sompo General Insurance Co Ltd

Date: 23/05/26

Information as at : 31/03/2026

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA - Paramount Health Services & Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: 1st Oct 2022 To 30th Sep 2025

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	81	0
Number of lives serviced	0	117388	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Karnataka	Bangalore
Orissa	Bhubaneswar
New Delhi	Delhi
Telangana	Hyderabad
West Bengal	Kolkata
Maharashtra	Mumbai

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	372
ii.	Number of claims received during the year	8485
iii.	Number of claims paid during the year (specify % also in brackets)	8547 / 96%
iv.	Number of claims repudiated during the year (specify % also in brackets)	237 / 3%
v.	Number of claims outstanding at the end of the year	73

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	94%	70%
2	Within 1-2 hours	0%	0%	4%	26%
3	Within 2-6 hours	0%	0%	1%	4%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	1%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	2264	49%	3	0%	2267	26%
Between 1-3 months	0	0%	1669	36%	1550	37%	3219	37%
Between 3 to 6 months	0	0%	478	10%	1276	31%	1754	20%
More than 6 months	0	0%	229	5%	1315	32%	1544	18%
Total	0	0%	4640	100%	4144	100%	8784	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	8
3	Grievances resolved during the year	8
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company: Universal Sompo General Insurance Co Ltd

Date: 23/05/26

Information as at : 31/03/2026

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA - Genins India Insurance TPA Limited

Validity of agreement with the TPA: 1st Jan 2026 To 31st Dec 2028

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	2	0
Number of lives serviced	0	4549	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Delhi	New Delhi
Haryana	Gurgaon

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	3
ii.	Number of claims received during the year	454
iii.	Number of claims paid during the year (specify % also in brackets)	403 / 88%
iv.	Number of claims repudiated during the year (specify % also in brackets)	48 / 11%
v.	Number of claims outstanding at the end of the year	6

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	100%	94%
2	Within 1-2 hours	0%	0%	0%	6%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	155	34%	0	0%	155	34%
Between 1-3 months	0	0%	241	53%	0	0%	241	53%
Between 3 to 6 months	0	0%	47	10%	0	0%	47	10%
More than 6 months	0	0%	8	2%	0	0%	8	2%
Total	0	0%	451	100%	0	0%	451	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	1
3	Grievances resolved during the year	1
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company: Universal Sampo General Insurance Co Ltd

Date: 23/05/26

Information as at : 31/03/2026

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA - MDIndia Health Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: 21st Mar 2026 To 20th Mar 2027

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	81	0
Number of lives serviced	0	217502	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Andhra Pradesh	Kadapa
Delhi	Central Delhi
Delhi	New Delhi
Delhi	South Delhi
Gautam Buddha Nagar	Uttar Pradesh
Haryana	Gurgaon
Jammu & Kashmir	Jammu
Karnataka	Bangalore
Karnataka	Bengaluru
Karnataka	Bengaluru Rural
Kerala	Thiruvananthapuram
Maharashtra	Mumbai
Maharashtra	Mumbai Suburban
Maharashtra	Mumbai Suburban
Maharashtra	Palghar
Maharashtra	Pune
Maharashtra	Satara
Maharashtra	Thane
Rajasthan	Alwar
Tamil Nadu	Chennai
Tamil Nadu	Tirunelveli
Tamil Nadu	Tiruvallur
Telangana	Hyderabad
Uttar Pradesh	Gautam Buddha Nagar
Uttar Pradesh	Lucknow
Uttar Pradesh	Noida
Uttarakhand	Dehradun
West Bengal	Kolkata

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	354
ii.	Number of claims received during the year	11362
iii.	Number of claims paid during the year (specify % also in brackets)	10141 / 87%
iv.	Number of claims repudiated during the year (specify % also in brackets)	1518 / 13%
v.	Number of claims outstanding at the end of the year	57

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	93%	54%
2	Within 1-2 hours	0%	0%	4%	27%
3	Within 2-6 hours	0%	0%	3%	18%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	6927	59%	0	0%	6927	59%
Between 1-3 months	0	0%	3747	32%	0	0%	3747	32%
Between 3 to 6 months	0	0%	585	5%	0	0%	585	5%
More than 6 months	0	0%	400	3%	0	0%	400	3%
Total	0	0%	11659	100%	0	0%	11659	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	14
3	Grievances resolved during the year	14
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company: Universal Sompo General Insurance Co Ltd

Date: 23/05/26

Information as at : 31/03/2026

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA - Link-K Insurance TPA Pvt Ltd

Validity of agreement with the TPA: 1st Apr 2025 To 31st Mar 2026

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	1	0
Number of lives serviced	0	987	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Kerala	Thiruvananthapuram

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	240
iii.	Number of claims paid during the year (specify % also in brackets)	222 / 93%
iv.	Number of claims repudiated during the year (specify % also in brackets)	17 / 7%
v.	Number of claims outstanding at the end of the year	1

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	99%	91%
2	Within 1-2 hours	0%	0%	0%	5%
3	Within 2-6 hours	0%	0%	1%	4%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	116	49%	0	0%	116	49%
Between 1-3 months	0	0%	103	43%	0	0%	103	43%
Between 3 to 6 months	0	0%	16	7%	0	0%	16	7%
More than 6 months	0	0%	4	2%	0	0%	4	2%
Total	0	0%	239	100%	0	0%	239	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time